



Application Form for Individual Contracts

SSQ Guaranteed Investment Funds (SSQ GIFs)
related to the Basic, Enhanced and Optimal guarantees

SSQ Guaranteed Investments

SSQ Equity GIAs

For the following plans:

- SSQ Retirement Savings Plan – SSQ RSP
- SSQ Locked-In Retirement Account – SSQ LIRA
- SSQ Non-Registered Savings Plan – SSQ NRSP
- SSQ Retirement Income Fund – SSQ RIF
- SSQ Life Income Fund – SSQ LIF
- SSQ Prescribed Registered Retirement Income Fund – SSQ PRRIF
(Saskatchewan only)
- SSQ Locked-In Retirement Income Fund – SSQ LRIF
(Newfoundland and Labrador only)

Section 5: Estate Planning If more space is needed, use Section 9.

A successor annuitant cannot be designated as a primary, continuing or contingent beneficiary (subrogated in Quebec).
 If you want the death benefit to be paid as an annuity, you must complete form FRA1744.
 If you have specific instructions that you would like for this estate planning proposal (based on your plan), please indicate them in Section 9.
Designation of contingent investor and/or successor annuitant is optional.

Select the plan that corresponds to the contract in Section 1.

NRSP - Contingent Investor (Subrogated in Quebec) AND Successor Annuitant

If the investor is a legal person, then only the successor annuitant applies. Upon the death of the annuitant, the contract remains in force.

Last name	First name	Social insurance number
		Y Y Y Y M M D D
Address (No.) (if address is different from investor's)	Street	Apt.
City	Province	Postal code

RRIF - Successor Annuitant

Only the spouse may be designated. Upon the death of the annuitant, the contract remains in force.

Last name	First name	Social insurance number
		Y Y Y Y M M D D
Address (No.) (if address is different from investor's)	Street	Apt.
City	Province	Postal code

Primary Beneficiaries

Should no choice be made, the beneficiary designation is revocable, except in Quebec, where the designation of the married or civil union spouse as beneficiary is irrevocable, unless the "revocable" box has been checked.

If an irrevocable beneficiary is designated, he will be required to consent to any future beneficiary designation as well as any withdrawal of sums.

Last name, first name	Relationship to annuitant (or in Quebec, relationship to investor)			%	Revocability of primary beneficiary		Date of birth (if a minor)
	Spouse	Un-married spouse	Other		Revocable	Irrevocable	
	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	Y Y Y Y M M D D
	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	Y Y Y Y M M D D
	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	Y Y Y Y M M D D
	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	Y Y Y Y M M D D

Continuing Beneficiaries or Contingent Beneficiaries (optional)

If an entity (company, trust, estate, etc.) has been designated in the Primary Beneficiaries section, it is not possible to designate one or more continuing beneficiaries OR associate one or more contingent beneficiaries.

Check only one beneficiary type and complete the appended table.

Continuing Beneficiaries

Upon the death of a primary beneficiary, the associated continuing beneficiary replaces him or her.
 A continuing beneficiary may replace one or several primary beneficiaries.

Contingent Beneficiaries (Subrogated in Quebec)

A contingent beneficiary receive the death benefit if all the primary beneficiaries are deceased.

Last name, first name	Date of birth (if a minor)	% ^{1,2}	Complete only if you designate continuing beneficiaries
			Last name, first name of primary beneficiary ³
	Y Y Y Y M M D D		
	Y Y Y Y M M D D		
	Y Y Y Y M M D D		
	Y Y Y Y M M D D		

¹ **Continuing Beneficiary:** The sum of the percentage of each continuing beneficiary named to replace a primary beneficiary must total 100%.

² **Contingent Beneficiary:** The total percentage for all contingent beneficiary must total 100%.

³ If you designate one or more contingent beneficiaries and have entered the information in this section, it will not be considered.

Information about the Trustee (does not apply in Quebec)

Complete this section only if the beneficiary is a minor. In this situation, a trustee must be appointed to receive all payments until the designated beneficiary reaches the age of majority. In Quebec, the payment will be made out to a beneficiary who is a minor but sent to their parent(s) or legal guardian.

Name of trustee	Relation to trustee
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SSQ INSURANCE – CLIENT SERVICES: 1-800-320-4887

PLEASE PROVIDE A COPY OF THE FORM TO THE INVESTOR, A COPY TO THE ADVISOR AND A COPY TO SSQ. SCANNED OR FAXED DOCUMENTS RECEIVED BY SSQ MAY BE USED BY SSQ IN LIEU OF THE ORIGINAL DOCUMENT.

SECTIONS 10A AND 10B APPLY TO NRSPs ONLY – NATURAL PERSONS (INDIVIDUALS)

If the investor is a corporation or another type of entity (e.g., trust, association, etc.), fill out form FRA1235 and provide the required documents.

Section 10A: Requirements of Canada’s Anti-Money Laundering and Anti-Terrorist Financing Regime

(1) Indicate the detailed occupation and field of activity (if retired, state the last occupation and field of activity before retirement):

Detailed occupation and field of activity of investor

Detailed occupation and field of activity of co-investor/guardian or parent of a minor investor, if applicable

(2) How do you verify the identity of the investor and of the co-investor/guardian or parent of a minor investor (if applicable)?

- In the presence of each individual, by verifying the original of a government-issued photo ID, valid and not expired → If you check this box, Section 10A(3) Information about the investor must be completed, as well as Section 10A(4) Information about the co-investor, if applicable.
- Canadian credit file in existence for at least three years → If you check this box, the form *Identity verification using a Canadian credit file in existence for at least three years – Consent* (FRA1877) is mandatory.
- Dual process method (two authentic, valid and current documents from two different, reliable and independent sources) → If you check this box, the form *Dual process method for identity verification – Individual* (FRA1876) is mandatory.

(3) Information about the investor (If the investor is a minor, the birth certificate is accepted and the parent/guardian must be identified below):

Document with photo	Name as it appears on the document	Document number
Issuing jurisdiction	Expiration date of the document Y Y Y Y M M D D	

(4) Information about the co-investor/guardian or parent of a minor investor:

Document with photo	Name as it appears on the document	Document number
Issuing jurisdiction	Expiration date of the document Y Y Y Y M M D D	

(5) What is the purpose and intended nature of the investment?

- | | | | |
|--|---|---|---|
| <input type="checkbox"/> Short-term savings | <input type="checkbox"/> Vacation fund | <input type="checkbox"/> Emergency funds | <input type="checkbox"/> Real estate purchase |
| <input type="checkbox"/> Frequent transactions | <input type="checkbox"/> Retirement savings | <input type="checkbox"/> Inheritance | <input type="checkbox"/> Succession plan |
| <input type="checkbox"/> Education | <input type="checkbox"/> Income | <input type="checkbox"/> Long-term investment | <input type="checkbox"/> Other (specify): _____ |

(6) Is the investor acting on someone else’s instructions, or is there a third party who will pay for the contract, or who will have use of or access to the value of the contract?

If another party such as a representative, guardian, curator, executor or a bank accountholder different than the investor is indicated in Section 3, it is a third party.

No Yes → If so, the financial security advisor must provide the information below:

Third party’s last name	Third party’s first name	Date of birth Y Y Y Y M M D D
Third party’s address	Third party’s telephone number	
Nature of third party’s principal business or detailed occupation	Relationship between the third party and the investor	

If the third party is a corporation or other entity:

Incorporation or registration number	Place of issue of its certificate of constitution
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If the information about the third party could not be obtained, please explain why.

If you are not certain that the client is acting on behalf of a third party but have reasonable grounds to suspect the existence of a third party, please provide details.

(7) Politically exposed persons (PEPs) and heads of an international organization (HIOs): To be completed if a lump-sum payment of \$100,000 or more is made:

Is the investor, co-investor, a close relative or a person closely associated with them for personal or business reasons a foreign politically exposed person (foreign PEP), a domestic politically exposed person (domestic PEP) (in Canada, this includes mayors and deputies) or the head of an international organization (HIO)?

No Yes → If so, please fill out form FRA1234.

Section 10B: Declaration of Tax Residence (Self-Certification)

This section is mandatory. In case of omission or non-response, form FRA1737 will have to be duly filled out and signed by the investor and co-investor (if applicable) as a written declaration of tax residence. If the declaration of residence is not obtained, SSQ may be obliged to report the account information to the Canada Revenue Agency (CRA).

Investor Declaration of Tax Residence (Self-Certification):

- Check off (✓) all answers that apply:
- I am a resident of Canada for tax purposes
 - I am a resident of a jurisdiction other than Canada or the United States for tax purposes

→ If you checked off this box, you must complete form FRA1737.

Co-Investor Declaration of Tax Residence (Self-Certification):

- Check off (✓) all answers that apply:
- I am a resident of Canada for tax purposes
 - I am a resident of a jurisdiction other than Canada or the United States for tax purposes

→ If you checked off this box, you must complete form FRA1737.

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Section 11: Dealer/Advisor

Dealer's name (agency)

Financial security advisor's name

FundSERV or SSQ Code (if applicable):

_____|_____|_____|_____|
Dealer

_____|_____|_____|_____|
Advisor

OR

_____|_____|_____|_____|
Agency No. (SSQ)

_____|_____|_____|_____|
Advisor No. (SSQ)

_____|_____|_____|_____|_____|_____|_____|_____|
Reference market or affinity group
(if applicable)

Additional information for "Nominee/Intermediary" type contract (if applicable)

Intermediary's name

Telephone

Reference account No. (if applicable)

FundSERV Code: ____|____|____|____|
Intermediary

Address (No.)

Street

City

Province

Postal code

Section 12: Authorizations and Signatures

Financial Security Advisor's Declaration (signature of advisor is **mandatory**)

By signing, I acknowledge having read and accepted the Financial Security Advisor's Declaration provided on the next page.

I certify that my signature, if affixed electronically, has the same legal value as my handwritten signature. Any reproduction of this application form whose integrity is ensured has the same legal value as the original.

I certify that the investor's signature was affixed by the investor.

Investor's Declaration (signature of investor is **mandatory**)

By signing, I acknowledge having read and accepted the Investor's Declaration provided on the next page.

I certify that my signature, if affixed electronically, has the same legal value as my handwritten signature. Any reproduction of this application form whose integrity is ensured has the same legal value as the original.

Authorization and Rights to Reimbursement (the signature of the bank accountholder¹ is **mandatory**)

By signing, I acknowledge having read and accepted the Authorization and the Rights to Reimbursement provided on the next page.

Signed at _____
City Province

X

Advisor's signature (mandatory)

____|____|____|____|____|____|____|____|
Date

X

Investor's signature (mandatory)

Please print name

____|____|____|____|____|____|____|____|
Date

X

Other signature¹ (where applicable – see Section 3)

Please print name

____|____|____|____|____|____|____|____|
Date

¹ If the bank accountholder is not the investor, please complete sections 3 and 8F.

Funds with Back-load Sales Charge option (available for investor and for annuitant under age 75)

When the second digit in the fund code selected in Section 7: Investment Instructions or in Section 8: Pre-authorized Redemption Program (PRP) is 0.

If the investor is not eligible for the chosen sales charge option because of his age, we will invest the sums under the no-load sales-charge option.

By signing, I acknowledge that my advisor explained the Back-load Sales Charges option to me and that I understand that redemption fees will apply if such redemptions occurs within six years of the purchase date.

X

Investor's signature (mandatory if the second digit in the fund code selected is 0)

____|____|____|____|____|____|____|____|
Date

For LIFs, PRRIFs and LRIFs for the provinces of Nova Scotia, Ontario, Alberta, Saskatchewan, British Columbia, Manitoba and Newfoundland and Labrador ONLY

Spousal authorization for registration in locked-in plans

Do you have a spouse as defined under the pension legislation applicable to the plan? Yes No

If yes, please provide the following information:

For the provinces of **Nova Scotia, Alberta, Saskatchewan, British Columbia and Manitoba**, it is not necessary for the spouse to sign this section. However, please attach the appropriate form indicating the spousal authorization or surrender in accordance with the pension legislation applicable.

For the provinces of **Ontario and Newfoundland and Labrador**, the spouse as defined under the applicable pension legislation must sign below to indicate authorization for registration in the locked-in plan.

X

Spouse's signature

____|____|____|____|____|____|____|____|
Date

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_____|_____|_____|_____|_____|_____|_____|_____|

Contract No.

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FRA641A (2021-06)

Financial Security Advisor's Declaration

I accept the mandate that the investor has entrusted me with and I agree to act at all times in accordance with the investor's instructions and to execute all contractual obligations related to documents signed by the investor. If applicable, as required by law, after having carefully examined the appropriate original and valid documents, I have verified the identity and birth date of all signatories to this contract, investors or others as required, especially for non-registered plans, under the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*. I certify having given the investor a copy of the document entitled *Fund Facts* for each of the funds selected, a copy of this completed form, the *Annuity Contract*, the related *Information Folder* (including the *Key Facts*) and any of its amendments, where applicable, under which the investor wishes to make investments and I have explained the terms and conditions of the contract, *Information Folder*, plan and investment vehicles selected by the investor. I also confirm that when required by law I have given investors the duly completed assessment of their needs. I have informed the Investor of names of the companies I represent, that I receive compensation for the sale of life insurance company products, of the possibility I may receive additional compensation in the form of bonuses, conference programs or other incentives, of any conflicts or potential conflicts of interest.

Authorization

I authorize **SSQ, Life Insurance Company Inc. (SSQ)** to debit my account according to my instructions, for pre-authorized and/or occasional or sporadic amounts or those specified in Section 8D and/or to deposit the fixed or variable amount based on the options selected in Sections 8C/8E, at the frequency selected in Section 8B.

I authorize **SSQ, Life Insurance Company Inc. (SSQ)** to change the amount to be debited from my account and/or to be deposited in my account at my request.

I authorize **SSQ, Life Insurance Company Inc. (SSQ)** to invoice me and debit any charges from my account if the pre-authorized debit payment cannot be processed as stipulated in this agreement.

I authorize **SSQ, Life Insurance Company Inc. (SSQ)** to withdraw from my bank account all benefits that may have been paid by mistake or to which I am not entitled under the contract or under the associated laws and regulations in effect.

I authorize the financial institution to debit to my account and/or to deposit into my account the previously specified amount. This authorization may be revoked at any time upon my written notice. This notice must be sent to **SSQ** 30 calendar days prior to the next scheduled debit payment and/or deposit.

I acknowledge receipt of a copy of this agreement and waive my right to receive any further notices in writing before the first pre-authorized debit payment and/or deposit, when a change is made at my request to the pre-authorized debit payment and/or deposit, when charges must be debited and when any change is made to the pre-authorized debit payment and/or deposit specified in Section 8.

Rights to Reimbursement

I have certain rights to recourse should a debit not comply with this agreement. For example, I am entitled to receive a reimbursement of all unauthorized debit payments or those that are not in compliance with this authorization. For more information about my rights to reimbursement, on how to obtain a sample cancellation form or any other information on my right to cancel a pre-authorized payment agreement, I may contact my financial institution or visit the CPA's at www.cdnpay.ca.

Investor's Declaration

I acknowledge receiving, as an investor, a copy of the document entitled *Fund Facts* for each of the funds selected, a copy of this duly completed form, the *Annuity Contract*, the related *Information Folder* (including the *Key Facts*) and any of its amendments, where applicable, under which I wish to make investments and I understand the general terms and conditions of the investment vehicles I have selected.

I acknowledge that my advisor instructed me to refer to *Fund Facts* for information about the funds selected. I also acknowledge receiving the duly completed analysis of my financial needs when required by regulations. **In the case of an SSQ RSP or SSQ LIRA**, I request that **SSQ, Life Insurance Company Inc.** issue a retirement savings plan contract and register it as a Registered Retirement Savings Plan and, where applicable, register it as a Locked-in Retirement Account. **In the case of an SSQ RIF, an SSQ LIF, an SSQ PRRIF or an SSQ LRIF**, I request that **SSQ, Life Insurance Company Inc.** issue a retirement income fund contract and register it as a Registered Retirement Income Fund and, where applicable, register it as a Life Income Fund. I acknowledge having read the terms and conditions applicable to this contract and agree to them. I understand that following registration of this contract, any payment made by **SSQ, Life Insurance Company Inc.** to me or to my spouse, where applicable, and to my beneficiaries or estate, is subject to applicable income tax legislation and regulations.

For all contract types, I name to act in the capacity of my mandatary the financial security advisor, dealer or intermediary, depending on the case, and, in so doing therefore, to receive and transmit all contributions to **SSQ, Life Insurance Company Inc.**, to carry out the purchase, redemption, transfer, partial or total withdrawal, contract termination, transaction reconciliation, as well as any transaction I may require, in accordance with the specific instructions that only I shall give. I authorize **SSQ, Life Insurance Company Inc.** as well as the financial security advisor and/or dealer and/or intermediary, to exchange any information required for administrative purposes.

In the event that existing or future investments are made under the back-load sales charge option, I understand that redemption fees may be applicable at the time of redemption of these units.

When investments come from an internal transfer from another contract, I understand that my original guarantee could be cancelled with regards to the transferred amounts, and that my guarantee in the destination contract will then apply to the transferred amounts.

In the case where there is a co-investor, I acknowledge that both my signature and my co-investor's signature are required for all transactions, including any change or revocation regarding the benefit upon the annuitant's death.

I authorize **SSQ, Life Insurance Company Inc.** to use the information provided in this application form for administrative purposes, with the exception of my social insurance number (SIN) which may only be used for tax purposes. I authorize **SSQ, Life Insurance Company Inc.** to verify my identity, when required by law, using an independent and reliable piece of identification and/or any other means permissible under the law. I also acknowledge having read the contract notice concerning records and personal information and have kept a copy of this duly signed application form.

I declare that information provided in the Declaration of Tax Residence is accurate and complete. I will provide **SSQ, Life Insurance Company Inc.** with a new Declaration of Tax Residence within 30 days of any change in circumstances that causes the current declaration to be incomplete or inaccurate.

I acknowledge having read the present declaration and the general information on this application form, having understood its terms and conditions and have had the opportunity to seek advice.

General Information and Instructions for Completing the Application Form

Section 1: Type of Contract/Plan

Only one type of contract and one plan may be selected per contract application. In the absence of any choice, the contract shall be designated as a “client” type contract. All Nominee contracts shall be opened as non-registered savings plan (NRSP) at SSQ, Life Insurance Company (SSQ).

Three types of contracts are available:

- 1) **Client:** Contract undertaken in the name of the investor. There may be more than one investor for the same contract, in which case the additional investors act in the capacity of co-investors;
- 2) **Nominee/Dealer:** Contract undertaken by a dealer in an SSQ NRSP for a person who invests in an external account held by the dealer or the dealer’s trustee;
- 3) **Nominee/Intermediary:** Contract undertaken by an intermediary in an SSQ NRSP for a person who invests in an external account held by the intermediary.

Following are the different plans available according to the applicable pension legislation. The expression “pension legislation” refers to pension plan legislation that is applicable in Canada. If you don’t know the applicable pension legislation, the administrator from whom the amounts originated will have this information.

Plan		Select box on the form	Legislation to indicate on the form
Registered Retirement Savings Plan	RRSP	SSQ RSP or SSQ Spousal RSP	N/A
Registered Retirement Income Fund	RRIF	SSQ RIF or SSQ Spousal RIF	N/A
Locked-In Retirement Account	LIRA	SSQ LIRA	Indicate the province concerned
Ontario Locked-In Retirement Account	Ontario-LIRA	SSQ LIRA	Indicate “Ontario”
Locked-In Retirement Savings Plan	LRSP	SSQ LIRA	Indicate the province concerned or “Federal”
Restricted Locked-in Savings Plans	RLSP	SSQ LIRA	Indicate “Federal” and also mention “restricted”
Locked-In Retirement Income Fund	LRIF	SSQ LRIF	Indicate the province concerned (Newfoundland & Labrador)
Life Income Fund	LIF	SSQ LIF	Indicate the province concerned or “Federal”
Restricted Life Income Fund	RLIF	SSQ LIF	Indicate “Federal” and also mention “restricted”
Prescribed Registered Retirement Income Fund	PRRIF	SSQ PRRIF	N/A
Non-Registered Savings Plan	Non-Registered	SSQ NRSP	N/A

Section 2: Investor

In accordance with this contract, the investor, and the co-investor, where applicable, is (are) the contractholder(s) of the contract, i.e. the person(s) entitled to a claim corresponding to the value of the investments held at SSQ. The investor is also the annuity grantee, i.e. the person entitled to receive the annuity payments. For all of the registered pension plans offered by SSQ, that is the SSQ RSP, SSQ LIRA, SSQ RIF, SSQ LIF, SSQ PRRIF and SSQ LRIF, only a “natural person” (individual) may apply and the annuitant must be the same person as the investor and the annuity grantee. Canada Revenue Agency requires the SIN for tax purposes.

If the investor is a corporation or another entity (for example a trust or an association), please complete the FRA1235 form and provide the required documents. In addition, Section 4 must be completed.

Section 3: Other Parties to the Contract

This section must be completed under the following specific circumstances:

Payer (spousal RSP or RIF): In the case of a spousal RSP or a spousal RIF, this section must obligatorily be completed.

Spouse (RIF/LIF/PRRIF/LRIF): If the SSQ RIF, SSQ LIF, SSQ PRRIF or SSQ LRIF minimum income payment calculation is based on the age of the spouse, this section must be completed. A copy of the birth certificate of the spouse must be attached. If this section is not completed, the minimum income payment calculation will be based on the age of the investor.

Co-investor (NRSP): When more than one investor exists for a non-registered plan, the name and address of each co-investor and the sharing ratio applicable to each must be included. In the absence of any instructions as to the sharing ratio, the investment will be presumed to be made in equal portions.

Tax slips are issued in the names of the investor and co-investor. However, only the investor’s SIN appears on the tax slips.

Legal representative, guardian, curator or trustee: The name and contact information of the person presumed incapable of making investment decisions or of the investor who is being represented must be included under Section 2. A copy of the legal act assigning the power of representation must be attached. For the trustee, it may be a formal trust (trust document) or an in-trust-for account (with or without a will).

Executor (liquidator in Quebec): Complete form FRA1235 to identify the estate executor and beneficiaries and obtain their declaration of residence for tax purposes. The form must be completed and signed by the executor. When the amount invested is \$15,000 or more, we must obtain the death certificate AND the last testament.

Section 4: Annuitant

Under the SSQ Annuity Contract, the annuitant is the natural person (individual) upon whose life the annuity and guarantee relative to segregated funds are established and upon whose death the death benefit is payable. For SSQ RSP, SSQ LIRA, SSQ RIF, SSQ LIF, SSQ PRRIF or SSQ LRIF plans, the annuitant is the same person as the investor, therefore it is not necessary to indicate this. In the case of an SSQ NRSP, complete this section only if the annuitant is not the same person as the investor, for example, in the case where the investor is a corporation. However, please note that we will send contract-related information to the address of the investor.

Section 5: Estate Planning

This section must be completed by the investor, or by the investor and the co-investor, should one exist. In the event that the investor has not designated a beneficiary, the benefit payable upon the death of the annuitant is distributed, where applicable, to the estate of the investor (or to the investor when the annuitant and the investor are not the same person), in accordance with applicable legislation. Specific provisions are provided for in the contract to determine if the rights conferred under the annuity contract may be exempt from seizure due to a beneficiary designation, subject to all related applicable legislation.

Civil unions are considered the same as marriage when contracted in compliance with prescribed rules before a competent officiant and registered with the provincial authorities.

The designation of a contingent (subrogated in Quebec) or continuing beneficiary is always revocable. For more information, please refer to the *Information Folder*.

A minor child irrevocably designated cannot modify the irrevocable nature of the designation until he reaches majority.

When the investor is a corporation, if a designated beneficiary is not indicated, the investor (i.e. the corporation) will be designated as the revocable beneficiary.

However, in the case of an SSQ LIRA, SSQ LIF, SSQ PRRIF or SSQ LRIF, additional provisions apply and are described in the SSQ Annuity Contract as well as under applicable pension legislation. With respect to a LIRA, the investor's spouse is the only beneficiary regardless of any other beneficiary named (unless the spouse has waived his entitlement in writing) and the consent of the spouse is required to make a total or partial withdrawal of the funds in the investor's account.

If the contract is a "nominee/intermediary" type, and that the external plan is a registered plan, the benefit payable upon the death of the annuitant is paid to the intermediary in trust for the beneficiary designated in the contract. For Non-Registered plans, the benefit payable upon the death of the annuitant is paid directly to the beneficiary.

SSQ assumes no responsibility as to the legality or validity of a beneficiary designation or of a beneficiary change. It also assumes no responsibility relative to any death benefit payable and paid by a dealer/intermediary.

Section 6: Source of Monies

Indicate the source of monies and attach the appropriate forms, as applicable. For example, the Canada Revenue Agency T2151 form (or equivalent) must be used for transfers from a DPSP and the T2033 form (or equivalent) must be used for transfers from a RSP or a RIF.

For NRSP, if payment is made by bank order, postal money order or by bank draft, please fill out form FRA1875.

Section 7: Investment Instructions

Select the investment vehicle(s) you want to invest in. For more information about SSQ GIF, SSQ Guaranteed Investments and SSQ Equity GIAs, refer to the *Information Folder*. Purchases of SSQ Guaranteed Investments and SSQ Equity GIAs cannot be made through FundSERV.

For GIAs, if instructions are incomplete, or if amounts are less than the minimum permitted, the amounts will be invested in a daily interest investment vehicle.

Description of annotations

¹ **The first digit of the fund code indicates the guarantee selected; the second represents the sales-charge option and the three last ones correspond to the fund number.** In the absence of choice for the first two digits, the basic guarantee and no-load sales-charge option will be selected. The SSQ GIF Names and Fund codes are provided on the last page of this form.

If the investor is not eligible for the chosen guarantee because of his age, we will invest the sums under the basic guarantee. Please refer to the *Information Folder and Contract* for information about the age limits for each guarantee.

When the Front-Load Option is selected (the second digit of the fund code is 2), please write the percentage of sales charge to be deducted from the amount invested in Section 9: Additional Instructions. In the absence of this percentage, we will assume that the sales charge have already been paid.

² S = simple interest; C = compound interest (simple interest terms are available for the NRSP only. For SSQ Guaranteed Investments with simple interest (S), income is paid annually by direct deposit. In the absence of choice, compound interest will be selected).

³ Y = yes; N = no (in the absence of choice, the SSQ Guaranteed Income is redeemable).

⁴ Option 1: Exemption of redemption fees up to 20% of the market value of redeemable GIAs held in the contract. In the absence of instructions, Option 1 will be used.

Option 2: Exemption of redemption fees on selected cash payments for the purchase of redeemable GIAs (at least 20% of the market value of redeemable GIAs held in the contract).

Section 8: Pre-authorized Transaction Program

All of the information requested in subsections A, B, C, D and E must be provided, where applicable. In the case of an SSQ RIF, SSQ LIF, SSQ PRRIF or SSQ LRIF this section must obligatorily be completed. Select the investment vehicle(s) you want to invest in.

For more information about SSQ GIF, SSQ Guaranteed Investments and pre-authorized transaction program terms and conditions, refer to the *Information Folder*.

In subsection C, attach a copy of the birth certificate(s) or, in the absence of such, the financial security advisor must verify the investor's and the spouse's date of birth, if applicable, entering the documents used for such verification in Section 8C.

Description of annotations

¹ **The first digit of the fund code indicates the guarantee selected; the second represents the sales-charge option and the three last ones correspond to the fund number.** In the absence of choice for the first two digits, the basic guarantee and no-load sales-charge option will be selected. The SSQ GIF Names Codes are provided on the last page of this form.

If the investor is not eligible for the chosen guarantee because of his age, we will invest the sums under the basic guarantee. Please refer to the *Information Folder and Contract* for information about the age limits for each guarantee.

When the Front-Load Option is selected (the second digit of the fund code is 2), please write the percentage of sales charge to be deducted from the amount invested in Section 9: Additional Instructions. In the absence of this percentage, we will assume that the sales charge have already been paid.

² S = simple interest; C = compound interest (simple interest terms are available for the NRSP only. For SSQ Guaranteed Investments with simple interest (S), income is paid annually by direct deposit. In the absence of choice, compound interest will be selected).

³ Y = yes; N = no (in the absence of choice, the SSQ Guaranteed Income is redeemable).

⁴ A Pre-authorized Transfer Program (PTP) cannot be redeemed from an SSQ Guaranteed Investment.

Section 9: Additional Instructions

Be sure to include any additional comments or instructions concerning your application request.

Section 10A: Identity Check, Third Party Determination and Politically Exposed Persons (PEPs) and Heads of an International Organization (HIOs) Disclosure.

This section must be completed in compliance with the *Proceeds of Crime (Money Laundering) and Terrorist Financing Act*. The identity of clients who have one or more non-registered plan(s) must be verified. Also, where applicable, the existence and involvement of any third parties, PEP or HIO must be determined.

If the investor is a natural person present at the time of the contract application, the investor's identity must be verified by the advisor using the original of a valid and current photo identification document. When the investor is not physically present, identity verification must be performed using the credit file method, by referring to a Canadian credit file that has been in existence for at least three years, or the dual process method.

In Quebec, it is not permitted to ask for the health insurance card, but you can accept it if it is offered. In Ontario, Manitoba, Nova Scotia and Prince Edward Island, the use of a health insurance card for identification purposes is prohibited.

With regard to the question pertaining to occupation, it is important to provide complete and detailed information. For example, specify "general practitioner" instead of simply "doctor," or "electrician" instead of simply "construction" etc. If retired, please state your last occupation.

Identity Check of a Minor Investor

The identity of a minor investor can be checked directly using a valid photo ID. If such a document is not available:

- Check the identity of the parent or guardian using a photo ID, and ensure that this person and the minor investor share the same address, AND
- Use the minor's birth certificate to confirm their name and date of birth

Politically Exposed Persons (PEPs) and Heads of an International Organization (HIOs)

A PEP can be a foreign PEP or a domestic PEP.

A **foreign PEP** is a person who holds or has held one of the following offices or positions in or on behalf of a foreign state: head of state or head of government, member of the executive council of government or member of a legislature, deputy minister or equivalent rank, ambassador, or attaché or counsellor of an ambassador, military officer with a rank of general or above, president of a state-owned company or a state-owned bank, head of a government agency, judge of a supreme court, constitutional court or other court of last resort or leader or president of a political party represented in a legislature.

A **domestic PEP** is a person who holds or has held within the last five years, a specific office or position in **Canada**: Governor General, lieutenant governor or head of government, member of the Senate or House of Commons or member of a legislature, deputy minister or equivalent rank, ambassador, or attaché or counsellor of an ambassador, military officer with a rank of general or above, president of a corporation that is wholly owned directly by Her Majesty in right of Canada or a province, head of a government agency, judge of an appellate court in a province, the Federal Court of Appeal or the Supreme Court of Canada, leader or president of a political party represented in a legislature; **or mayor**.

A **HIO** is a person who is either: the head of an international organization established by the governments of states or the head of an institution established by an international organization. When we refer to the HIO, we are referring to the primary person who leads that organization, for example a president or CEO. There is no requirement for an institution established by an international organization to operate internationally. It is possible that an institution that has been established by an international organization only operates domestically, or in one jurisdiction.

The PEP or the HIO may be the investor himself/herself, or a co-investor. Certain family members of a foreign PEP, domestic PEP or HIO must also be regarded as PEPs or HIOs. These **family members** are:

- their spouse or common-law partner;
- their child;
- their mother or father;
- the mother or father of their spouse or common-law partner; and
- a child of their mother or father (sibling).

Close associate of a PEP or a HIO

A **Close Associate** can be an individual who is closely connected to a foreign PEP, a domestic PEP or a HIO for personal or business reasons. For example, a person who is joint owner on a policy where one of the holders may be a PEP or HIO, a person who makes a deposit of \$100,000 or more and the payee is a PEP or HIO, a business partner with, or who beneficially owns or controls a business with, a PEP or HIO, a person who is involved in a romantic relationship with a PEP or HIO, such as a boyfriend, girlfriend or mistress, a person who is closely carrying out charitable works with a PEP or HIO.

Section 10B: Declaration of Tax Residence (Self-Certification)

The information must be obtained in writing in order to meet the requirements of the Common Reporting Standard (part XIX of the *Income Tax Act* of Canada). Information provided in the Declaration of Tax Residence must be accurate and complete. The investor and co-investor must provide SSQ, Life Insurance Company Inc. with a new declaration within 30 days of any change in circumstances that causes the current declaration to be incomplete or inaccurate (e.g., change of address following a move to another country).

Section 11: Dealer/Advisor

This section must obligatorily be completed. If the contract is a "Nominee/Dealer" or "Nominee/Intermediary" type, the Dealer or Intermediary acting in such capacity has the right to carry out any transaction relative to the property that he has been mandated to manage by the investor in accordance with the latter's instructions at the time of the contract application.

Section 12: Authorizations and Signatures

Read this section carefully as well as the declarations, authorizations and rights to reimbursement. Please sign, indicate the city and province where signed and write the date on the application form, before dating and signing the contract application. The financial security advisor, investor and co-investor, where applicable, must also all date and sign the contract application. If any of these required signatures are missing, the investments may not be made.

In some provinces, the spouse's consent is necessary for the registration of a locked-in plan. If applicable, the spouse must sign this section or the appropriate authorization form as indicated on this Application Form.

SSQ GIF Names and Fund Codes

SSQ GIF Names	Basic Guarantee (75% upon maturity and 75% upon death)				Enhanced Guarantee (75% upon maturity and 100% upon death)				Optimal Guarantee (100% upon maturity and 100% upon death)		SSQ Equity GIA (40% Fund)	SSQ Equity GIA (60% Fund)
	Back-load	No-load	Front-load	Advisor Chargeback	Back-load	No-load	Front-load	Advisor Chargeback	No-load	Front-load	Back-load	Back-load
INCOME FUNDS												
Fiera Capital Money Market	—	A1036	A2036	—	—	B1036	B2036	—	C1036	C2036	—	—
Fiera Capital Short Term Bond	A0104	A1104	A2104	A3104	B0104	B1104	B2104	B3104	C1104	C2104	—	—
Fiera Capital Bond	A0119	A1119	A2119	A3119	B0119	B1119	B2119	B3119	C1119	C2119	D0119	E0119
PIMCO Bond	A0096	A1096	A2096	A3096	B0096	B1096	B2096	B3096	C1096	C2096	—	—
AlphaFixe Bond and Bank Loan	A0169	A1169	A2169	A3169	B0169	B1169	B2169	B3169	C1169	C2169	—	—
PIMCO Global Bond	A0152	A1152	A2152	A3152	B0152	B1152	B2152	B3152	C1152	C2152	—	—
CI Signature Corporate Bond	A0165	A1165	A2165	A3165	B0165	B1165	B2165	B3165	C1165	C2165	—	—
BlackRock Bond Index	A0049	A1049	A2049	A3049	B0049	B1049	B2049	B3049	C1049	C2049	—	—
BALANCED FUNDS												
Conservative Smart Beta Plus Portfolio	A0175	A1175	A2175	A3175	B0175	B1175	B2175	B3175	C1175	C2175	—	—
Balanced Smart Beta Plus Portfolio	A0176	A1176	A2176	A3176	B0176	B1176	B2176	B3176	C1176	C2176	—	—
Growth Smart Beta Plus Portfolio	A0177	A1177	A2177	A3177	B0177	B1177	B2177	B3177	C1177	C2177	—	—
Aggressive Smart Beta Plus Portfolio	A0178	A1178	A2178	A3178	B0178	B1178	B2178	B3178	C1178	C2178	—	—
Conservative Strategy	A0044	A1044	A2044	A3044	B0044	B1044	B2044	B3044	C1044	C2044	—	—
Balanced Strategy	A0035	A1035	A2035	A3035	B0035	B1035	B2035	B3035	C1035	C2035	—	—
Growth Strategy	A0045	A1045	A2045	A3045	B0045	B1045	B2045	B3045	C1045	C2045	—	—
Aggressive Strategy	A0024	A1024	A2024	A3024	B0024	B1024	B2024	B3024	C1024	C2024	—	—
100% Equity Strategy	A0188	A1188	A2188	A3188	B0188	B1188	B2188	B3188	C1188	C2188	—	—
Celestia Conservative	A0100	A1100	A2100	A3100	B0100	B1100	B2100	B3100	C1100	C2100	—	—
Celestia Balanced	A0101	A1101	A2101	A3101	B0101	B1101	B2101	B3101	C1101	C2101	—	—
Celestia Growth	A0102	A1102	A2102	A3102	B0102	B1102	B2102	B3102	C1102	C2102	—	—
Celestia Aggressive	A0103	A1103	A2103	A3103	B0103	B1103	B2103	B3103	C1103	C2103	D0103	E0103
Celestia 100% Equity	A0189	A1189	A2189	A3189	B0189	B1189	B2189	B3189	C1189	C2189	—	—
Guardian Conservative Income	A0156	A1156	A2156	A3156	B0156	B1156	B2156	B3156	C1156	C2156	—	—
Guardian Income	A0157	A1157	A2157	A3157	B0157	B1157	B2157	B3157	C1157	C2157	—	—
CI Cambridge Canadian Asset Allocation	A0153	A1153	A2153	A3153	B0153	B1153	B2153	B3153	C1153	C2153	—	—
CI Signature Global Income and Growth	A0154	A1154	A2154	A3154	B0154	B1154	B2154	B3154	C1154	C2154	—	—
CANADIAN EQUITY FUNDS												
Guardian Canadian Dividend Equity	A0148	A1148	A2148	A3148	B0148	B1148	B2148	B3148	C1148	C2148	—	—
Jarislowsky Fraser Ltd Canadian Value Equity	A0012	A1012	A2012	A3012	B0012	B1012	B2012	B3012	C1012	C2012	D0012	E0012
Triasima Canadian Equity	A0085	A1085	A2085	A3085	B0085	B1085	B2085	B3085	C1085	C2085	D0085	E0085
BlackRock Canadian Index	A0046	A1046	A2046	A3046	B0046	B1046	B2046	B3046	C1046	C2046	D0046	E0046
Fiera Capital Canadian Small Cap Equity	A0015	A1015	A2015	A3015	B0015	B1015	B2015	B3015	C1015	C2015	—	—
FOREIGN EQUITY FUNDS												
Hillsdale U.S. Equity	A0147	A1147	A2147	A3147	B0147	B1147	B2147	B3147	C1147	C2147	—	—
Beutel Goodman U.S. Equity	A0163	A1163	A2163	A3163	B0163	B1163	B2163	B3163	C1163	C2163	—	—
Fiera Capital U.S. Equity	A0162	A1162	A2162	A3162	B0162	B1162	B2162	B3162	C1162	C2162	D0162	E0162
Fiera Capital Hedged U.S. Equity	A0166	A1166	A2166	A3166	B0166	B1166	B2166	B3166	C1166	C2166	—	—
BlackRock U.S. Index	A0047	A1047	A2047	A3047	B0047	B1047	B2047	B3047	C1047	C2047	D0047	E0047
Fisher ESG U.S. Small Cap Equity	A0187	A1187	A2187	A3187	B0187	B1187	B2187	B3187	C1187	C2187	—	—
GQG Partners International Equity	A0183	A1183	A2183	A3183	B0183	B1183	B2183	B3183	C1183	C2183	—	—
C WorldWide International Equity	A0097	A1097	A2097	A3097	B0097	B1097	B2097	B3097	C1097	C2097	D0097	E0097
BlackRock International Index	A0050	A1050	A2050	A3050	B0050	B1050	B2050	B3050	C1050	C2050	D0050	E0050
TD Global Dividend Equity	A0150	A1150	A2150	A3150	B0150	B1150	B2150	B3150	C1150	C2150	—	—
Fiera Capital Global Equity	A0164	A1164	A2164	A3164	B0164	B1164	B2164	B3164	C1164	C2164	D0164	E0164
GQG Partners Global Equity	A0182	A1182	A2182	A3182	B0182	B1182	B2182	B3182	C1182	C2182	—	—
Fisher Global Small Cap Equity	A0174	A1174	A2174	A3174	B0174	B1174	B2174	B3174	C1174	C2174	—	—
Fisher Emerging Markets Equity	A0139	A1139	A2139	A3139	B0139	B1139	B2139	B3139	C1139	C2139	—	—
SPECIALTY FUNDS												
Lazard Global Infrastructure	A0090	A1090	A2090	A3090	B0090	B1090	B2090	B3090	—	—	—	—
100% CI Global Real Estate	A0190	A1190	A2190	A3190	B0190	B1190	B2190	B3190	—	—	—	—



Client Services

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